

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IFW

In re application of: Michael J. Picciallo

Application No.: 10/695,561

Examiner:

Amee A. Shah

Filed: 10/28/2003

Group Art Unit: 3625

For:

THIRD PARTY CREDIT ACCOUNT

Attorney Docket No.: P22,425-G USA

CERTIFICATE OF MAILING

I hereby certify that this correspondence, along with any paper indicated as being enclosed, are being sent via First Class Mail addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Date:

8/7/06

Mail Stop Amendment Commissioner for Patent P.O. Box 1450 Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

It is respectfully requested that the references listed on the enclosed Form PTO-1449 be made of record and considered with respect to the above-referenced U.S. Patent Application.

Submission of the present Information Disclosure Statement should not be taken as an admission that the cited references are legally available prior art or that the same are pertinent or material.

This Information Disclosure Statement is submitted after the mailing of the first

Applicant(s): Michael J. Picciallo Application No. 10/695,561

Office Action but before a Final Rejection or Notice of Allowance. Enclosed is PTO Form 2038 in the amount of \$180.00 to cover the fee required for consideration. Pursuant to 37 C.F.R. §1.97(c) consideration of the submitted documents is hereby requested.

Kindly have the enclosed documents made a part of applicants' file.

Respectfully submitted,

Dated: (A

Peter J. Butch III

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Telephone: (609) 924-3733 Facsimile: (609) 924 1811 0.5. Patent and Trademark Office. 0.5. DEFARTMENT OF COMMERCE.

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 2

Complete if Known				
Application Number	10/695,561			
Filing Date	10/28/2003			
First Named Inventor	Michael J. Picciallo			
Art Unit	3625			
Examiner Name	Amee A. Shah			
Attorney Docket Number	P22,425-G USA			

			U.S. PAT	ENT DOCUMENTS	
Examiner Initials*	Cite No.1	Document Number Number-Kind Code ^{2 (if known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	Α	US- 4,823,265	04/18/1989	Nelson	
	В	US- 4,885,685	12/05/1989	Wolfberg et al.	
	С	US- 5,168,372	12/01/1992	Sweeteser	
	D	US- 5,220,501	06/15/1993	Lawlor	
	Е	US- 5,331,353	07/19/1994	Levenson et al.	
	F	US- 5,450,477	09/12/1995	Amarant et al.	
	G	US- 5,485,518	01/16/1996	Hunter et al.	
	Н	US- 5,500,513	03/19/1996	Langhans et al.	
	I	US- 5,744,787	04/28/1998	Teicher	
	J	US- 5,787,404	07/28/1998	Fernandez-Holmann	
	K	US- 5,826,243	10/27/1998	Musmanno et al.	
	L	US- 5,845,260	12/01/1998	Nakano et al.	
	М	US- 5,852,811	12/22/1998	Atkins	
	N	US- 5,907,831	05/25/1999	Lotvin et al.	
	0	US- 5,864,830	01/26/1999	Armetta et al.	
	Р	US- 5,953,170	09/14/1999	Glancy	
	Q	US- 6,021,943	02/08/2000	Chastain	
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	FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No.1	Foreign Patent Document		Publication Date	Name of Patentee or	Pages, Columns, Lines, Where Relevant	
		Country Code ³ Numbe	r ⁴ Kind Code ⁵ (if known)	MM-DD-YYYY	Applicant of Cited Document	Passages or Relevant Figures Appear	T ₆
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Examiner	Date	`
Signature	Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanesé patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

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Substitu	Substitute for form 1449B/PTO			Complete if Known			
				Application Number	10/695,561		
INF	ORMATIC	ON DIS	SCLOSURE	Filing Date	10/28/2003		
STATEMENT BY APPLICANT (Use as many sheets as necessary)				First Named Inventor	Michael J. Picciallo		
				Art Unit	3625		
				Examiner Name	Amee A. Shah		
Sheet	2	of	2	Attorney Docket Number	P22,425-G USA		

NON PATENT LITERATURE DOCUMENTS						
Examiner Initials*	Cite No.1	publisher, city and/or country where published.				
	R	BARBARA BRONSON GRAY, Bank on Youth More children are learning to save money, with financial institutions helping by offering no-fee accounts, [Valley Edition], Los Angeles Times, Feb. 12, 1993, pg.25				
	S	BILL LUBINGER, The Students must heed the perils of Plastic, [Final/All Edition], The Plain Dealer, Jul 15, 1995. pg. 3E				
		,				
Examine Signatur		Date Considered				

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS: SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.